

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 James Swartz
 Debtor

Case No. 10-19678-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jul 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2016.

db
 12260002 +James Swartz, 3510 Nottingham Lane, Philadelphia, PA 19114-1404
 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933,
 Dallas, Tx 75374-0933
 12209850 Ford Motor Credit, c/o Joann Needleman, Esq, Maurice & Needleman, P.C.,
 935 One Penn Center, 1617 JFK Blvd, Philadelphia, PA 19103
 12275100 +GMAC Mortgage, LLC, Attn: Payment Processing, 3451 Hammond Avenue,
 Waterloo, IA 50702-5300
 12264913 +JPMorgan Chase Bank, National Association, ATTN: OH4-7302, 3415 Vision Drive,
 Columbus, OH 43219-6009
 12278190 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 12211473 +Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 12227256 +YELLOW BOOK SALES AND DISTRIBUTION COMPANY, INC., c/o Amato & Lessa, PC,
 107 N. Commerce Way, Bethlehem, PA 18017-8913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jul 23 2016 01:27:28 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 23 2016 01:26:31
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 23 2016 01:27:21 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12292207 +E-mail/Text: bankruptcydepartment@tsico.com Jul 23 2016 01:27:57 CIGPF I CORP,
 C/O NCO FINANCIAL SYSTEMS, INC., PO BOX 4941, TRENTON, NJ 08650-4941
 12290294 E-mail/Text: bankruptcy@phila.gov Jul 23 2016 01:27:28 City of Philadelphia,
 School District of Philadelphia, Law Department - Tax Unit, One Parkway Building,
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
 12211452 E-mail/Text: bankruptcy@phila.gov Jul 23 2016 01:27:28 City of Philadelphia Law Dept.,
 Attn: Bkcy. Dept., 1515 Arch Street, 15th Floor, Philadelphia, PA 19102
 12226825 +EDI: TSYS2.COM Jul 23 2016 01:13:00 Department Stores National Bank/Macy's,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 12226826 +EDI: TSYS2.COM Jul 23 2016 01:13:00 Department Stores National Bank/Visa,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 12249528 EDI: FORD.COM Jul 23 2016 01:13:00 Ford Motor Credit Company LLC, Dept 55953,
 P O Box 55000, Detroit MI 48255-0953
 12246804 EDI: FORD.COM Jul 23 2016 01:13:00 Ford Motor Credit Company LLC, P O Box 6275,
 Dearborn, MI 48121
 13027921 EDI: AIS.COM Jul 23 2016 01:13:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 12247129 E-mail/Text: rmbncreports@supermedia.com Jul 23 2016 01:27:07 SuperMedia LLC,
 Attn: Dept MC20, 5601 Executive Drive, Irving, TX 75038
 12224403 +EDI: WFFC.COM Jul 23 2016 01:13:00 Wells Fargo Bank, NA, Bankruptcy Department,
 Wells Fargo Bank, N.A., One Home Campus MAC X2302-04C, Des Moines, IA 50328-0001
 TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12211446 ##+Blue Tarp Financial Inc, 7300 Carmel Executive Park, Suite 210, Charlotte NC 28226-1308
 12243561 ##+Zenith Acquisition Corp, 170 Northpointe Pkwy, Suite 300, Amherst, NY 14228-1992
 TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2016 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com
ANN E. SWARTZ on behalf of Creditor US Bank NA, as Indenture Trustee of Series 2006-HE1 ,
ecfmail@mwclaw.com
DANIELLE BOYLE-EBERSOLE on behalf of Creditor JPMorgan Chase Bank, National Association
debersole@hoflawgroup.com, bbleming@hoflawgroup.com
HOWARD GERSHMAN on behalf of Creditor Ford Motor Credit Company hg229ecf@gmail.com,
229ecf@glpoc.comcastbiz.net
JOANN NEEDLEMAN on behalf of Creditor Ford Motor Credit Company jneedleman@clarkhill.com,
jgrabowski@clarkhill.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor US Bank NA, as Indenture Trustee of Series
2006-HE1 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LESLIE J. RASE on behalf of Creditor JPMorgan Chase Bank, National Association pabk@logs.com,
lerase@logs.com
MICHAEL A. CATALDO2 on behalf of Debtor James Swartz ecf@ccpclaw.com, igotnotices@ccpclaw.com
MICHAEL A. CIBIK2 on behalf of Debtor James Swartz ecf@ccpclaw.com, igotnotices@ccpclaw.com
SAMUEL FISHMAN on behalf of Creditor Tammy Vivian Whittington samuel_fishman@yahoo.com,
cjdclaw@gmail.com,
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 12

Information to identify the case:

Debtor 1	<u>James Swartz</u>	Social Security number or ITIN	xxx-xx-8914
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 10-19678-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James Swartz

7/21/16

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.